

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

IN RE:

Debtor(s) KATHY DUERSON-LOVECASE NO.: 18-BK-6515-ABB

AMENDED CHAPTER 13 PLAN

A. NOTICES.

Debtor must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as “Not Included,” if both boxes are checked, or if neither box is checked, the provision will be ineffective if set out later in the Plan.

A limit on the amount of a secured claim based on a valuation which may result in a partial payment or no payment at all to the secured creditor. See Sections C.5(d) and (e). A separate motion will be filed.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest under 11 U.S.C. § 522(f). A separate motion will be filed. See Section C.5(e).	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section E.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

B. MONTHLY PLAN PAYMENTS.

Plan payments include the Trustee’s fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payments under the Plan and may cause an increased distribution to the unsecured class of creditors

1. \$162.00 from months 1 through 1 ;
2. \$300.00 from months 2 through 60 ;

C. PROPOSED DISTRIBUTIONS.**1. ADMINISTRATIVE ATTORNEY'S FEES.**

Base Fee	<u>\$4,500.00</u>	Total Paid Prepetition	<u>\$1,357.00</u>	Balance Due	<u>\$3,143.00</u>
MMM Fee	<u>\$0.00</u>	Total Paid Prepetition	<u>\$0.00</u>	Balance Due	<u>\$0.00</u>
Estimated Monitoring Fee at	<u>\$50.00</u>	per Month.			

Attorney's Fees Payable Through Plan at

See Exhibit A**Monthly (subject to adjustment).**

☒ NONE**2. DOMESTIC SUPPORT OBLIGATIONS (as defined in 11 U.S.C. §101(14A)).**☐ NONE**3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).**

Last 4 Digits of Acct. No.	Creditor	Total Claim Amount
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7270	Progress Residential 2015-3	\$1,595.78
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This Claim is allowed as an administrative claim.

4. TRUSTEE FEES. From each payment received from Debtor, the Trustee shall receive a fee, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS. Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments. The Trustee shall disburse adequate protection payments to secured creditors prior to confirmation, as soon as practicable, if the Plan provides for payment to the secured creditor, the secured creditor has filed a proof of claim or Debtor or Trustee has filed a proof of claim for the secured creditor under § 501(c), and no objection to the claim is pending. If Debtor's payments under the Plan are timely paid, payments to secured creditors under the Plan shall be deemed contractually paid on time.

☒ NONE

(a) Claims Secured by Debtor's Principal Residence Which Debtor Intends to Retain - Mortgage, HOA and Condo Association Payments, and Arrears, if any, Paid Through the Plan. If the Plan provides for curing prepetition arrearages on a mortgage on Debtor's principal residence, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments for Debtor's principal residence on the following mortgage claims:

☒ NONE

(b) Claims Secured by Other Real Property Which Debtor Intends to Retain - Mortgage Payments, HOA and Condo Association Payments, and Arrears, if any, Paid Through the Plan. If the Plan provides to cure prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments on the following mortgage claims:

☒ NONE

(c) Claims Secured by Real Property - Debtor Intends to Seek Mortgage Modification. If Debtor obtains a modification of the mortgage, the modified payments shall be paid through the Plan. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment; or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property.

☒ NONE

(d) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES (Strip Down). Under 11 U.S.C. § 1322 (b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. **A separate motion to determine secured status or to value the collateral must be filed.** The secured portion of the claim, estimated below, shall be paid. Unless otherwise stated in Section E, the payment through the Plan does not include payments for escrowed property taxes or insurance.

☒ NONE

(e) Liens to be Avoided Under 11 U.S.C. § 522 or Stripped Off Under 11 U.S.C. § 506. Debtor must file a separate motion under § 522 to avoid a judicial lien or a nonpossessory, nonpurchase money security interest because it impairs an exemption or under § 506 to determine secured status and to strip a lien.

☒ NONE

(f) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY Under the Final Paragraph in 11 U.S.C. § 1325(a). The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of Debtor; or (2) incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the Plan with interest at the rate stated below.

☐ NONE

(g) Claims Secured by Real or Personal Property to be Paid with Interest Through the Plan under 11 U.S.C. § 1322(b)(2). The following secured claims will be paid in full under the Plan with interest at the rate stated below.

	Last Four Digits of Acct. No.	Creditor	Collateral Description / Address	Claim Amount	Payment Through Plan	Interest Rate
1.	2224	Chrysler Capital	2015 Dodge Journey	\$4,354.50	See Exhibit A	5.75%
2.	0006	Cornerstone Comm FCU	2016 Nissan Sentra	\$2,642.00	See Exhibit A	5.75%

☒ NONE

(h) Claims Secured by Personal Property - Maintaining Regular Payments and Curing Arrearage, if any, with All Payments in Plan.

☒ NONE

(i) Secured Claims Paid Directly by Debtor. The following secured claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights.

☒ NONE

(j) Surrender of Collateral/Property that Secures a Claim. Debtor will surrender the following collateral/property. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors upon the filing of this Plan.

☒ NONE

(k) **Secured Claims That Debtor Does Not Intend to Pay.** Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor with respect to these creditors upon the filing of this Plan. Debtor's state law contract rights and defenses are neither terminated nor abrogated.

6. **LEASES / EXECUTORY CONTRACTS.** As and for adequate protection, the Trustee shall disburse payments to creditors under leases or executory contracts prior to confirmation, as soon as practicable, if the Plan provides for payment to creditor/lessor, the creditor/lessor has filed a proof of claim or Debtor or Trustee has filed a proof of claim for the secured creditor/lessor under § 501(c), and no objection to the claim is pending. If Debtor's payments under the Plan are timely paid, payments to creditors/lessors under the Plan shall be deemed contractually paid on time.

☒ NONE

(a) **Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid and Arrearages Cured Through the Plan.** Debtor assumes the following leases/executory contracts and proposes the prompt cure of any prepetition arrearage as follows.

☒ NONE

(b) **Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid Directly by Debtor.** Debtor assumes the following lease/executory contract claims that are paid via automatic debit/draft from Debtor's depository account and are to continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights.

☐ NONE

(c) **Rejection of Leases/Executory Contracts and Surrender of Real or Personal Leased Property.** Debtor rejects the following leases/executory contracts and will surrender the following leased real or personal property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan.

	Last Four Digits of Acct. No.	Creditor/Lessor	Property/Collateral to be Surrendered
1.	N/A	Progress Residential 2015-3	Apartment Rental

7. **GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a pro rata share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$208.22.

D. GENERAL PLAN PROVISIONS:

1. Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims.
2. Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.
3. If Debtor fails to check (a) or (b) below, or if Debtor checks both (a) and (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise. Property of the estate

☒ (a) shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise, or

☐ (b) shall vest in Debtor upon confirmation of the Plan.

4. The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. Unless otherwise ordered by the Court, the Trustee shall only pay creditors with filed and allowed proofs of claim. An allowed proof of claim will control, unless the Court orders otherwise.

5. Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

6. Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide the Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered, consented to by the Trustee, or ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall not spend any refund without first having obtained the Trustee's consent or Court approval.**

E. NONSTANDARD PROVISIONS as Defined in Federal Rule of Bankruptcy Procedure 3015(c). Note: Any nonstandard provisions of this Plan other than those set out in this section are deemed void and are stricken.

1. The Debtor shall pay Progress Residential 2015-3 a pro rated share for the October 20th through November 12th, 2018 rent in the amount of \$1595.78 and it shall be treated as an administrative claim.

2. The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall provide a copy (do not mail original returns) of their income tax returns each year by April 30th to the Samuel R. Pennington, 303 N. Texas Ave., Tavares, FL 32778

CERTIFICATION

By filing this document, the Attorney for Debtor, or Debtor, if not represented by an attorney, certifies that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Model Plan adopted by this Court, and that this Plan contains no additional or deleted wording or nonstandard provisions other than any nonstandard provisions included in Section E.

SIGNATURE(S):

Debtor(s)

/s/Kathy Duerson-Love

Date 11/9/2018

Date

Attorney for Debtor(s)

/s/Samuel R. Pennington

Date 11/9/2018

		Claim Amt						\$3,143.00			\$2,700.00			\$0.00
Duerson-Love		DUE DATE												0
18-6515		11/20/2018	Total Due			10.0%		Atty			Atty			IRS
		Unsecured			Debtor Pmt	Tee Fee		Fees			Maintance			#1-2
	60			60										
11/20/2018	1	\$0.00		1 at	\$160.00	\$16.00		\$0.00			\$0.00			\$0.00
12/20/2018	2	\$0.00	\$460.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
1/20/2019	3	\$0.00	\$760.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
2/20/2019	4	\$0.00	\$1,060.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
3/20/2019	5	\$0.00	\$1,360.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
4/20/2019	6	\$0.00	\$1,660.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
5/20/2019	7	\$0.00	\$1,960.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
6/20/2019	8	\$0.00	\$2,260.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
7/20/2019	9	\$0.00	\$2,560.00		\$300.00	\$30.00		\$0.00			\$0.00			\$0.00
8/20/2019	10	\$0.00	\$2,860.00		\$300.00	\$30.00	10 at	\$0.00			\$0.00			\$0.00
9/20/2019	11	\$0.00	\$3,160.00		\$300.00	\$30.00	1 at	\$14.22	11 at		\$0.00			\$0.00
10/20/2019	12	\$0.00	\$3,460.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
11/20/2019	13	\$0.00	\$3,760.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
12/20/2019	14	\$0.00	\$4,060.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
1/20/2020	15	\$0.00	\$4,360.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
2/20/2020	16	\$0.00	\$4,660.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
3/20/2020	17	\$0.00	\$4,960.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
4/20/2020	18	\$0.00	\$5,260.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
5/20/2020	19	\$0.00	\$5,560.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
6/20/2020	20	\$0.00	\$5,860.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
7/20/2020	21	\$0.00	\$6,160.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
8/20/2020	22	\$0.00	\$6,460.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
9/20/2020	23	\$0.00	\$6,760.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
10/20/2020	24	\$0.00	\$7,060.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
11/20/2020	25	\$0.00	\$7,360.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
12/20/2020	26	\$0.00	\$7,660.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
1/20/2021	27	\$0.00	\$7,960.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
2/20/2021	28	\$0.00	\$8,260.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
3/20/2021	29	\$0.00	\$8,560.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
4/20/2021	30	\$0.00	\$8,860.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
5/20/2021	31	\$0.00	\$9,160.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
6/20/2021	32	\$0.00	\$9,460.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
7/20/2021	33	\$0.00	\$9,760.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
8/20/2021	34	\$0.00	\$10,060.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
9/20/2021	35	\$0.00	\$10,360.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
10/20/2021	36	\$0.00	\$10,660.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
11/20/2021	37	\$0.00	\$10,960.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
12/20/2021	38	\$0.00	\$11,260.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
1/20/2022	39	\$0.00	\$11,560.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
2/20/2022	40	\$0.00	\$11,860.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
3/20/2022	41	\$0.00	\$12,160.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
4/20/2022	42	\$0.00	\$12,460.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
5/20/2022	43	\$0.00	\$12,760.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
6/20/2022	44	\$0.00	\$13,060.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
7/20/2022	45	\$0.00	\$13,360.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
8/20/2022	46	\$0.00	\$13,660.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
9/20/2022	47	\$0.00	\$13,960.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
10/20/2022	48	\$0.00	\$14,260.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
11/20/2022	49	\$0.00	\$14,560.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
12/20/2022	50	\$0.00	\$14,860.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
1/20/2023	51	\$0.00	\$15,160.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
2/20/2023	52	\$0.00	\$15,460.00		\$300.00	\$30.00		\$73.20			\$50.00			\$0.00
3/20/2023	53	\$0.00	\$15,760.00		\$300.00	\$30.00	42 at	\$73.20	42 at		\$50.00			\$0.00
4/20/2023	54	\$0.00	\$16,060.00		\$300.00	\$30.00	1 at	\$54.38	1 at		\$68.82			\$0.00
5/20/2023	55	\$0.00	\$16,360.00		\$300.00	\$30.00		\$0.00			\$123.20			\$0.00
6/20/2023	56	\$0.00	\$16,660.00		\$300.00	\$30.00		\$0.00			\$123.20			\$0.00
7/20/2023	57	\$0.00	\$16,960.00		\$300.00	\$30.00		\$0.00	3 at		\$123.20			\$0.00
8/20/2023	58	\$61.62	\$17,260.00		\$300.00	\$30.00		\$0.00	1 at		\$61.58			\$0.00
9/20/2023	59	\$73.20	\$17,560.00		\$300.00	\$30.00		\$0.00			\$50.00			\$0.00
10/20/2023	60	\$73.40	\$17,860.00	59 at	\$300.00	\$30.00		\$0.00	2 at		\$50.00			\$0.00
		\$208.22			\$17,860.00	\$1,786.00		\$3,143.00			\$2,700.00			
		\$8,808.33						ATTY						
		2%												
								0.00			0.00			#VALUE!

				\$5,020.80			\$3,406.20			\$1,595.78
Duerson-Love										
18-6515				Chrysler			Cornerstone			Progressive
				#2224			#0006			#3
	60									
11/20/2018	1	1	at	\$0.00	1	at	\$0.00	1	at	\$144.00
12/20/2018	2			\$50.00			\$50.00			\$170.00
1/20/2019	3			\$50.00			\$50.00			\$170.00
2/20/2019	4			\$50.00			\$50.00			\$170.00
3/20/2019	5			\$50.00			\$50.00			\$170.00
4/20/2019	6	5	at	\$50.00	5	at	\$50.00	5	at	\$170.00
5/20/2019	7			\$88.35			\$58.45			\$123.20
6/20/2019	8			\$88.35			\$58.45			\$123.20
7/20/2019	9			\$88.35			\$58.45			\$123.20
8/20/2019	10			\$88.35			\$58.45	4	at	\$123.20
9/20/2019	11			\$88.35			\$58.45	1	at	\$108.98
10/20/2019	12			\$88.35			\$58.45			\$0.00
11/20/2019	13			\$88.35			\$58.45			\$0.00
12/20/2019	14			\$88.35			\$58.45			\$0.00
1/20/2020	15			\$88.35			\$58.45			\$0.00
2/20/2020	16			\$88.35			\$58.45			\$0.00
3/20/2020	17			\$88.35			\$58.45			\$0.00
4/20/2020	18			\$88.35			\$58.45			\$0.00
5/20/2020	19			\$88.35			\$58.45			\$0.00
6/20/2020	20			\$88.35			\$58.45			\$0.00
7/20/2020	21			\$88.35			\$58.45			\$0.00
8/20/2020	22			\$88.35			\$58.45			\$0.00
9/20/2020	23			\$88.35			\$58.45			\$0.00
10/20/2020	24			\$88.35			\$58.45			\$0.00
11/20/2020	25			\$88.35			\$58.45			\$0.00
12/20/2020	26			\$88.35			\$58.45			\$0.00
1/20/2021	27			\$88.35			\$58.45			\$0.00
2/20/2021	28			\$88.35			\$58.45			\$0.00
3/20/2021	29			\$88.35			\$58.45			\$0.00
4/20/2021	30			\$88.35			\$58.45			\$0.00
5/20/2021	31			\$88.35			\$58.45			\$0.00
6/20/2021	32			\$88.35			\$58.45			\$0.00
7/20/2021	33			\$88.35			\$58.45			\$0.00
8/20/2021	34			\$88.35			\$58.45			\$0.00
9/20/2021	35			\$88.35			\$58.45			\$0.00
10/20/2021	36			\$88.35			\$58.45			\$0.00
11/20/2021	37			\$88.35			\$58.45			\$0.00
12/20/2021	38			\$88.35			\$58.45			\$0.00
1/20/2022	39			\$88.35			\$58.45			\$0.00
2/20/2022	40			\$88.35			\$58.45			\$0.00
3/20/2022	41			\$88.35			\$58.45			\$0.00
4/20/2022	42			\$88.35			\$58.45			\$0.00
5/20/2022	43			\$88.35			\$58.45			\$0.00
6/20/2022	44			\$88.35			\$58.45			\$0.00
7/20/2022	45			\$88.35			\$58.45			\$0.00
8/20/2022	46			\$88.35			\$58.45			\$0.00
9/20/2022	47			\$88.35			\$58.45			\$0.00
10/20/2022	48			\$88.35			\$58.45			\$0.00
11/20/2022	49			\$88.35			\$58.45			\$0.00
12/20/2022	50			\$88.35			\$58.45			\$0.00
1/20/2023	51			\$88.35			\$58.45			\$0.00
2/20/2023	52			\$88.35			\$58.45			\$0.00
3/20/2023	53			\$88.35			\$58.45			\$0.00
4/20/2023	54			\$88.35			\$58.45			\$0.00
5/20/2023	55			\$88.35			\$58.45			\$0.00
6/20/2023	56			\$88.35			\$58.45			\$0.00
7/20/2023	57			\$88.35			\$58.45			\$0.00
8/20/2023	58			\$88.35			\$58.45			\$0.00
9/20/2023	59	53	at	\$88.35	53	at	\$58.45			\$0.00
10/20/2023	60	1	at	\$88.25	1	at	\$58.35			\$0.00
				\$5,020.80			\$3,406.20			\$1,595.78
				0.00			0.00			0.00

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

IN RE:

**CASE NO.: 6-18-bk-6515-ABB
CHAPTER 13**

**KATHY LEE DUERSON-LOVE
DEBTOR /**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the First Amended Chapter 13 Plan has been provided via electronic transmission or U.S. Mail postage prepaid to all creditors and interested parties on the attached current mailing matrix on this 9th day of November 2018.

/s/Samuel R. Pennington

Samuel R Pennington

Pennington Law Firm, P.A.

303 N. Texas Ave.

Tavares, FL 32778

352-508-8277

Email: info@penningtonlawfirm.com

Label Matrix for local noticing
113A-6
Case 6:18-bk-06515-ABB
Middle District of Florida
Orlando
Fri Nov 9 11:24:33 EST 2018

AFS/AmeriFinancial Solutions, LLC.
Po Box 65018
Baltimore, MD 21264-5018

AmeriCredit/GM Financial
Po Box 181145
Arlington, TX 76096-1145

City of Grosse Pointe
17147 Maumee Ave
Grosse Pointe, MI 48230-1589

Credit Collection Services
725 Canton St
Norwood, MA 02062-2679

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256-7412

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

LVNV Funding/Resurgent Capital
Attn: Bankruptcy
Po Box 10497
Greenville, SC 29603-0497

MI Department of Treasury
430 W Allegan Street
Lansing, MI 48933-1592

Mid-Michigan Collection Bureau
Attn: Bankruptcy
Po Box 130
Saint Johns, MI 48879-0130

Kathy Lee Duerson-Love
219 Southern Breeze Drive
Clermont, FL 34715-5655

AFS/AmeriFinancial Solutions, LLC.
Po Box 7
Vassar, MI 48768-0007

(p)CAINE & WEINER COMPANY
12005 FORD ROAD 300
DALLAS TX 75234-7262

Clermont Radiology
871 Oakley Sever Drive
Clermont, FL 34711-1968

Credit Collection Services
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062-2679

First Federal Credit Control
24700 Chagrin Blvd Ste 2
Cleveland, OH 44122-5662

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

LVNV Funding/Resurgent Capital
Po Box 1269
Greenville, SC 29602-1269

Merchants & Medical Credit Corp
6324 Taylor Dr
Flint, MI 48507-4685

Mid-Michigan Collection Bureau
Pob 130
Saint Johns, MI 48879-0130

Progress Residential 2015-2 Borrower, LLC
c/o Shutts & Bowen LLP
4301 W. Boy Scout Blvd., Suite 300
Tampa, FL 33607-5716

AmeriCredit/GM Financial
Attn: Bankruptcy
Po Box 183853
Arlington, TX 76096-3853

Chrysler Capital
P.O. Box 961275
Fort Worth, TX 76161-0275

Cornerstone Comm Ffcu
2955 University Dr
Auburn Hills, MI 48326-2547

ERC/Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256-7412

First Federal Credit Control
Attn: Bankruptcy
24700 Chagrin Blvd, Ste 205
Cleveland, OH 44122-5662

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

Lake County Tax Collector
Attn: Bob McKee
Post Office Box 327
Tavares FL 32778-0327

Merchants & Medical Credit Corp
Attn: Bankruptcy
6324 Taylor Drive
Flint, MI 48507-4685

Nissan Motor Acceptance
Attn: Bankruptcy Dept
Po Box 660360
Dallas, TX 75266-0360

Nissan Motor Acceptance
Po Box 660360
Dallas, TX 75266-0360

Progress Residential 2015-2 Borrower, LLC
c/o Lauren L. Stricker
Shutts & Bowen, LLP
4301 W. Boy Scout Blvd.
Suite 300
Tampa, FL 33607-5716

Progress Residential 2015-3
Borrower LLC
c/o Matthew E. Siegel
2753 SR 580, Ste 209
Clearwater, FL 33761-3345

Santander Consumer USA
Po Box 961275
Fort Worth, TX 76161-0275

Synchrony Bank/ JC Penneys
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/ JC Penneys
Po Box 965007
Orlando, FL 32896-5007

United Collection Serv
106 Commerce St Ste 101
Lake Mary, FL 32746-6217

United Collection Serv
Attn: Bankruptcy Department
106 Commerce St., Suite 106
Lake Mary, FL 32746-6217

Wells Fargo
P.O. Box 10335
Des Moines, IA 50306-0335

(p)WELLS FARGO BANK NA
1 HOME CAMPUS
MAC X2303-01A
DES MOINES IA 50328-0001

Wells Fargo Bank
Po Box 14517
Des Moines, IA 50306-3517

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

Samuel R Pennington +
Pennington Law Firm, P.A.
303 N. Texas Ave.
Tavares, FL 32778-3039

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Lauren L Stricker +
Shutts & Bowen, LLP
4301 W Boy Scout Blvd
Suite 300
Tampa, FL 33607-5716

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Caine & Weiner
Po Box 55848
Sherman Oaks, CA 91413

Wells Fargo Bank
Attn: Bankruptcy Dept
Po Box 6429
Greenville, SC 29606

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Chrysler Capital
P.O. Box 961275
Fort Worth, TX 76161-0275

End of Label Matrix
Mailable recipients 44
Bypassed recipients 1
Total 45